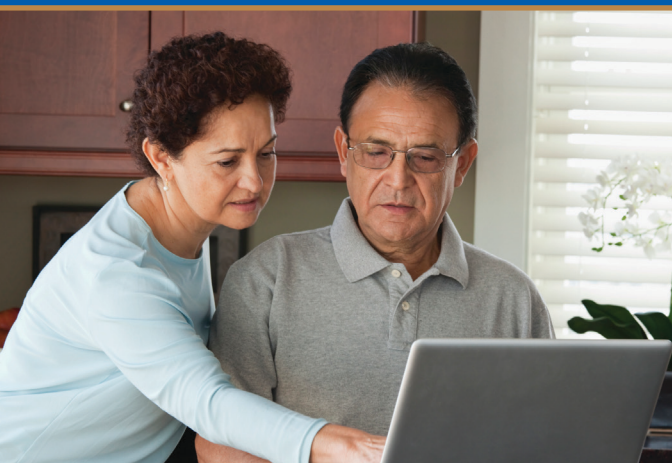


SAFEGUARDING YOUR FUTURE

TIPS TO HELP SENIORS AVOID FINANCIAL FRAUD



Jackie Lacey
District Attorney
Los Angeles County

One in five seniors has been the victim of a financial crime. Some lose money to fraudulent loan or investment schemes and others fall prey to crooked telemarketers, phony charities and dishonest contractors.

It happened to my mother. A man called and told her he was a police officer and that her grandson was in jail. He told my mother that she needed to wire money overseas. He also told her not to tell anyone. If she did, his criminal activity certainly would have been uncovered.

If this can happen to my mother, it can happen to anyone.

I am committed to prosecuting these cases and making sure criminals are punished. But I also want to prevent these kinds of financial crimes before they happen.

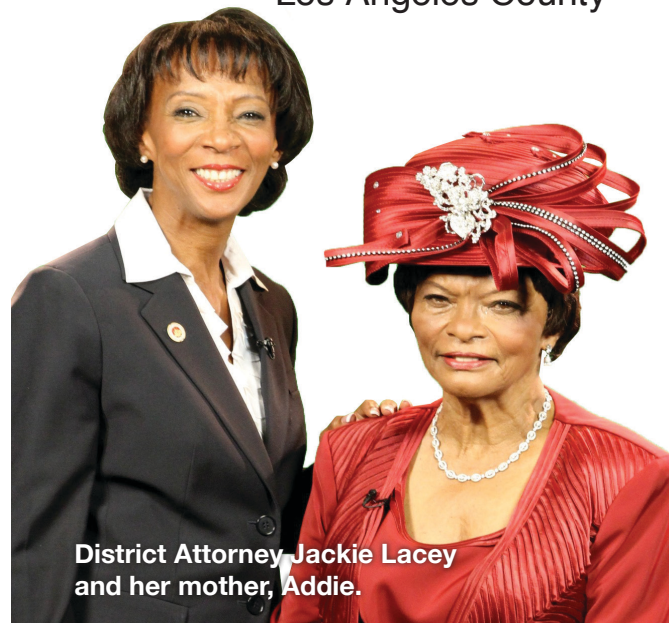
The best way to stop fraud is through education. Seniors and their families can reduce their chance of becoming victims by

being informed and following basic rules to protect themselves. This pamphlet includes tips on fraud prevention that are simple but effective.

If you or a senior you know has been a fraud victim, please contact your local law enforcement agency or the Los Angeles County Elder Abuse Hotline at **1-(877) 4-R-SENIORS** or **1-(877) 477-3646**.

For more information about the District Attorney's Office, visit our website at <http://da.lacounty.gov>.

Jackie Lacey
District Attorney
Los Angeles County



District Attorney Jackie Lacey
and her mother, Addie.

CON ARTISTS USE MANY SCAMS

Con artists use a variety of ways to get their hands on your hard-earned life savings.

They know that seniors possess an enormous concentration of wealth. They know that seniors, who were raised in the 1930s, 1940s and 1950s, were taught to be polite and trusting. Con artists exploit these traits. Often, seniors who live alone are targeted.

Scams take many forms and criminals use numerous ruses. Sometimes the criminal seems to be a friend – even a romantic interest. Unfortunately, in many cases, the people defrauding seniors are family members.

Many con artists go door-to-door to find victims, running home-repair scams, investment schemes or soliciting donations for phony charities. Other

criminals make their ill-gotten gains through the phone or Internet.

Some of these criminals may use friendly chatter or will drop the name of someone you know.

Others use high-pressure tactics to get you to divulge your Social Security number, birth date, debit or credit card account and personal identification number or PIN.

Some phone scammers pretend to be police officers or government employees, and they concoct a variety of clever ploys.

Others get to know their victims intimately, working over the course of months or years to get access to their assets.

In some cases, family members take control of seniors' finances for their own personal gain.



More resources to help combat elder abuse and consumer fraud are available on the District Attorney's website.

PLEASE VISIT
<http://da.lacounty.gov/seniors>

OR CALL THE
Los Angeles County
Elder Abuse Hotline
1-(877) 4-R-Seniors
1-(877) 477-3646

PREVENTION

It takes vigilance and preparation to avoid becoming a victim of fraud. You need to be aware that there are unscrupulous individuals who are trying to get rich by stealing from your life savings.



Simple steps can be taken to make sure you do not become a victim of fraud. Often, it is as easy as hanging up the phone or saying: "No, thank you." Here are a few tips:

- Don't wire money to strangers, even if they say they are a police officer.

- Don't share identifying information such as Social Security and bank account numbers with unsolicited callers. An actual bank or credit card company will not ask for such information.

- Don't unlock or open the door to unknown, uninvited visitors. Don't let them in your home, even if they claim to be a police officer, utility worker or government employee.

- Use peep holes or intercoms to identify visitors before unlocking or opening a door.

- Call police if a stranger lingers or refuses to leave your property or doorway area.

- Screen your calls through an answering machine or caller ID system.

- Hang up the phone if you don't know the caller.

- Never buy anything over the phone unless you initiated the call.

- Never open any email from an unknown sender, no matter what the subject line says. That email may allow the sender to hack into your personal information.

- Shred unwanted past credit card bills, investment records, insurance policies, medical and tax records. Identity thieves dig through trash for these documents.

- Verify the identities of strangers before starting a business transaction or making a donation.

- Don't be fooled by deals that sound too good to be true.



LOOK FOR DANGER SIGNS

If you know or care for an older adult, here are some warning signs that may point to financial abuse:

- There is unusual activity – such as withdrawals or new names added – on the person's financial accounts.

- The senior suddenly appears confused, unkempt and afraid.

- Essential bills are going unpaid.

- A caregiver will not allow others access to the senior.

- The residence contains many sweepstakes mailings, magazine subscriptions or free gifts. This may indicate that successful con artists previously have victimized the senior.